上海商業銀行
SHANGHAI COMMERCIAL BANK

PROVISIONS FOR ELECTRONIC IDENTITY VERIFICATION (eIDV) AND IDENTIFICATION PROOF UPLOAD FOR ACCOUNT OPENING AND IMPORTANT NOTES

Please read carefully the **Provisions for eIDV and identification proof upload** (these "Provisions") and the **Important Notes**.

Provisions for eIDV and identification proof upload

These Provisions shall apply to and regulate the authentication and verification of the Connected Party as part of the SME Online Onboarding and Loan Application procedure made available by Shanghai Commercial Bank Limited (the "Bank"). These Provisions shall supplement the Terms and Conditions for SME Online Onboarding and Loan Application Platform and Services for corporates and the Bank's prevailing Terms and Conditions for Bank Accounts and Services (the "General Terms"). In case of any conflict between the General Terms, other terms and conditions of the Bank and these Provisions, the latter shall prevail. Before starting eIDV and identification proof upload, the Connected Party should read and understand all the relevant Terms and Conditions and these Provisions.

1. Definitions and Interpretations

1.1 Unless otherwise specified herein, capitalized terms used but not defined herein shall have the meanings given to them in the General Terms.

a. "App" means the Shacom eIDV application (as updated from time to time) for the SME Onboarding and Loan Application which can be downloaded to any mobile device on any operating system that the Bank supports, through which the Connected Party can apply to certain banking accounts, products, services or facilities the Bank offers.
b. "Application Reference No." means a reference number provided by the Bank for the Account Opening Application on the SME Online Onboarding and Loan Application Platform.
c. "Connected Party(ies)" means natural persons who are directors or shareholders with more than 25% of shares, including sole owners, partners, authorized signatories, director appointees, and ultimate beneficial owners.
d. "Digital Verification ID" means a code or number sent to the Connected Party's Registered Email to begin the eIDV process or identification proof upload.
e. "Electronic Identity Verification" or "eIDV" means the authentication or verification process of the Connected Party's identity and liveness via the App on the Permitted Mobile Device.
f. "Hong Kong" means the Hong Kong Special Administrative Region of People's Republic of China.
g. "KYC" means Know Your Customer.
h. "Other Applicable Terms" means the Bank's Terms and Conditions for Bank Accounts and General Services, i-Banking Services, SME Online Onboarding and Loan Application Platform and Services for corporates and any other applicable agreements or terms and conditions governing the banking accounts, products, services, loans and facilities provided by the Bank, as may be amended from time to time.
i. "Passwords" means any confidential password, phrase, code or number, or any other identification set up by the Connected Party which may be used for logging into the Internet Banking service.
j. "Permitted Mobile Device" means any compatible Apple, Android, or any other electronic devices or equipment

running on an operation system version as the Bank may specify from time to time.

k. "Registered Email" means the Connected Party's email address provided to and registered with the Bank during the Account Application procedure.

l. "Account Opening" means the online application made on the Bank's SME Online Onboarding and Loan Application Platform.

2. General Requirements for Electronic Identity Verification and Identification Proof Upload Procedure

2.1 The capture and provision of identity documents and photo is for KYC purposes only. If you submit an Account Opening application to the Bank, you shall follow such procedure and provide relevant information and documents to the Bank for identity verification and approval purposes. Without prejudice to the foregoing, you may be required to provide your identification document and photo for the Bank's KYC purpose, including for identification document verification and/or liveness detection.

2.2 In order to complete the eIDV procedure:

a. Connected Party must have a valid Application Reference No.;
b. Connected Party must receive a Digital Verification ID sent to the Registered Email by the Bank;
c. Connected Party must install the App using the Permitted Mobile Device;
d. Connected Party's Permitted Mobile Device must have front and back facing cameras and equipped with gravity sensors;
e. Connected Party must follow the steps specified by the Bank；
f. Connected Party must be aged 18 or above and a Hong Kong permanent resident；
g. Connected Party must hold a valid Hong Kong Permanent Identity Card (HKID)；and
h. Connected Party must be of single nationality and shall be China (Hong Kong) only.

2.3 In order to complete the identification proof upload procedure:

a. Connected Party must have a valid Application Reference No.;
b. Connected Party must receive a Digital Verification ID sent to the Registered Email by the Bank;
c. Connected Party must install the App using the Permitted Mobile Device;
d. Connected Party must follow the steps specified by the Bank；
e. Connected Party must be aged 18 or above；and
f. Connected Party must hold a valid identification proof.

2.4 During the identity verification process, you shall provide the Bank with your personal details including either a photo of your Hong Kong Identity Card or other identification proof provided or uploaded via the App on the Permitted Mobile Device.

2.5 You warrant and confirm your genuine identity throughout the eIDV and upload identification proof procedures and that all personal data provided or uploaded via the App is accurate and complete. You further agree that the Bank may use, process, store and disclose your personal data in accordance with the Bank's Circular to Customers and Other Individuals relating to the Collection and Handling of Personal Data (the "Personal Data Circular").

2.6 Your Hong Kong Identity Card photo or other identification proof uploaded and information on such identification proof

provided will be automatically transferred to the Bank and its third party service providers for the purpose of verifying the Connected Parties' identity, personal information and/or liveness, and will be used, processed, stored and disclosed by the Bank and the third party service providers in accordance with the Personal Data (Privacy) Ordinance (Cap. 486) and the Personal Data Circular and Privacy Policy Statement issued by the Bank.

2.7 You acknowledge that eIDV and identification proof upload are processes intended to verify and authenticate your identity for the subsequent use of Account Opening in your personal capacity.

2.8 You consent and accept the Bank's use of your identification proof provided or uploaded via the App for verification of your identity and accept that the Bank may rely on such verification for reasonable and sufficient means for identification.

2.9 Your agreement, consent and acceptance under these Provisions and Important Notes shall be deemed to be given in your personal capacity as a user of eIDV and identification proof upload.

2.10 If you do not accept these Provisions, please do not start the eIDV process and identification proof upload procedures.

3. Security Measures

3.1 Upon the completion of the eIDV or identification proof upload, you are required to set up a Password for your Internet Banking account.

3.2 You should take all reasonable security measures to prevent unauthorized or fraudulent use of the eIDV or identification proof upload procedures, including but not limited to the following measures:

a. To only capture, provide or upload your identification proof and not to capture, provide or upload any information or documents that are or may be considered violent, threatening, in breach of confidence or privacy, abusive, unlawful, indecent, profane and/or illegal activity relating to fraud, corruption, involvement in a criminal organization is strictly prohibited. If the Bank suspects of any illegal information or documents provided or uploaded via the App that relates to fraud, money laundering, corruption, bribery, or any indictable offence, the Bank may notify authorized officers and/or relevant statutory bodies under section 25A of Organized and Serious Crimes Ordinance.
b. Take all reasonable precautions to safe keep and prevent loss or fraudulent use of Permitted Mobile Device, Digital Verification ID, Registered Email and/or Passwords;
c. Not to use the App on any mobile device or operation system that has been modified outside the mobile device or operating system vendor supported or warranted configurations. This includes devices that have been "jail-broken" or "rooted". A jail-broken or rooted device means one that has been freed from the limitations imposed on it by your mobile service provider and the phone manufacturer without their approval. The use of the App on a jail-broken or rooted device may compromise security and lead to fraudulent transactions. Download and use of the App in a jail-broken or rooted device is entirely at your own risk and we will not be liable for any losses or any other consequences suffered or incurred by you as a result; and
d. You shall be responsible for any accidental or unauthorized disclosure of the Digital Verification ID Application Reference No. and/ or Passwords to any other person and shall bear the risk of being used by unauthorized persons or for unauthorized purposes.

4. Indemnity

You shall indemnify us against all actions, claims, demands, liabilities, losses, damages, costs and expenses of

whatever nature which the Bank may sustain, suffer or incur as a result of or in connection with our accepting and acting upon any information, documents or communications (including any confirmation and/or agreement) provided to the Bank through eIDV and identification proof upload, or with any breach by you of any terms, representations or warranties in these Provisions or any Other Applicable Terms.

5. Limitation of the Bank's Liability

5.1 eIDV and identification proof upload are provided on an "as is" and "as available" basis. The Bank does not warrant that such services will be available at all times, or that eIDV and identification proof upload will function with any mobile device as an authentication tool for the purposes contemplated in these Provisions and Important Notes.

5.2 The Bank disclaims any representations or warranties that your use of eIDV and identification proof upload will satisfy or ensure compliance with any legal obligations or laws or regulations. You are solely responsible for ensuring that the use of the eIDV and identification proof upload is in accordance with applicable laws.

5.3 The Bank is not liable for any losses, damages, costs or expenses of any kind incurred or suffered by you, whether directly or indirectly, arising from or in connection with your use of or inability to use eIDV and identification proof upload unless it is caused solely and directly by the gross negligence or willful default on our part or on the part of the Bank's employees or agents.

5.4 Under no circumstances is the Bank liable for any indirect, special, incidental, consequential, punitive or exemplary loss or damages in connection with eIDV and identification proof upload.

6. Modification, suspension and termination

The Bank may, at any time, without giving notice and/or reasons, modify, suspend, remove or terminate, in whole or in part, the eIDV and identification proof upload services or its use by you. This may include actual or suspected breach of security.

7. Governing Law

These Provisions are construed in accordance with the laws of the Hong Kong Special Administrative Region. All disputes arising from or pursuant to these Provisions shall be resolved before the non-exclusive jurisdictions of the courts of Hong Kong, and you agree to submit to the jurisdiction of such courts.

8. Miscellaneous

8.1 Each clause of these Provisions is severable from the others. If at any time any provision is or becomes illegal, invalid or unenforceable in any respect under Hong Kong law or the laws of any other jurisdiction, the legality, validity or enforceability of the remaining clauses shall not be affected in any way.

8.2 No person other than you, the Connected Party and the Bank (which includes the Bank's successors and assigns) will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the clauses of these Provisions.

8.3 If there is any discrepancy between the English version and the Chinese version of these Provisions and Important Notes, the English version shall prevail.

8.4 Apple is a trademark of Apple Inc., registered in the United States of America and other jurisdictions.

8.5 Android™ is a trademark of Google Inc

Important Notes

1. If the identification information submitted in your application form does not match with the information on your identification proof provided, you authorize the Bank to rectify such erroneous identification information in your application form in accordance with the information on your identification proof provided for processing of your application without notice.

Issued by Shanghai Commercial Bank Limited

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